



Pioneer Bank & Trust

Trust & Investments

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September 8, 2005

FDIC San Francisco Regional Office
Director Johns F. Carter
25 Jessie Street at Ecker Square – Suite 2300
San Francisco, CA 94104

Re: Wal-Mart

Dear Mr. Carter:

Wal-Mart and now Super Wal-Mart 10 miles to the south have turned our county seat into a retail ghost town. We're left with pawn shops, bars/casinos, second hand/antique shops and convenience stores. Allowing Wal-Mart into banking through the back door, or any door for that matter, will only serve to drive the stake further into the heart of rural, small town America. Banking is one thing people still come to our town to do.

Adding Wal-Mart as a competitor, when coupled with the unbridled growth of the untaxed credit unions in this country, as well as the regulatory burdens that commercial banking operations face every day, will only serve to further discourage the civic minded bankers of this country.

My grandfather started this bank 92 years ago and it would be a sad day indeed to see it die for "lack of interest". Please reject Wal-Mart's application and leave the American banking tradition intact. Small town America may depend on it.

Yours truly,

Jeb H Clarkson, CTFA
Sr. VP/Sr. TO/Director